

NA APFS Payments and Disputes

Refunds, Negative Balance & Payment Decline

Requesting a Refund

Who can request for a refund?

Reasons for Refund that are covered by PayPal

How can a customer request for a refund?

The sender of the money.

Item Not Received
Significantly Not As Described
Billing Errors
Unauthorized Transactions

- Reach out to the seller/receiver first, unless it is something unauthorized.
- If reaching out to the seller will not resolve the issue, customers can open a dispute online or via teammates.

Refunds will always go back to the original funding source of the transaction.

What will happen if split payments are refunded?

Money taken from the PayPal Balance will be refunded immediately to the PayPal Balance the moment the refund completed, while the portion taken from the Bank Account or Card will follow the refund timeframe for the specific funding source.

What about refunded PayPal Courtesy Credit Vouchers?

PayPal Courtesy credit Vouchers will be refunded to your reusable credit as long as they are not yet expired and will be valid only up to 6 months from the date it was initially issued.

The first step on Refunds Workflow in SPARK is to ask the buyer if they have reached out to the seller already. If the buyer claims that they have already tried reaching out to the seller, guide the customer in Filing a Dispute.

Add the customer to contact the seller

Already Contacted

Contacted the Seller

Add to Open a Dispute

Dispute Opened

This Workflow is only available for Completed Payments.

All About Refunds

Who can issue a refund?

Until when can a receiver issue a refund?


References:

Where are we going to get the money if a refund will be issued?

Teammate Can

Only the receiver of the money.

The receiver has 180 days from the transaction date to issue a refund.

 If the receiver would like to issue a refund on a transaction that is more than 180 days, route them to the Send Money option.

The refund is paid from your PayPal Account Balance. If your PayPal Account Balance is not enough to cover the refund amount, the entire amount will be taken from the Primary Bank Account linked to your PayPal Account, and will be processed as an eCheck.

With **SPARK**, teammates will now have the option to assist sellers with Full or Partial Refund, given that the amount will not exceed the available PayPal Balance.

Teammates also have the option to issue a **full refund** using **COMPASS** on behalf of the seller under Transactions > Payment Status > Issue Refund.

Things to remember about Refunds:

Receiver can refund a payment when its status is "Completed", "Pending", or "Cleared".

If the transaction only allows the receiver to issue a full refund, a coupon or gift certificate has been used. If the receiver would like to provide Partial Refund, route them to Send Money.

You can only issue full refunds on Personal Payments

When a refund is issued using the **Issue a refund** Link, PayPal will retain the fees paid by the merchant when they originally received the payment.

If receiver would like to refund a disputed transaction – work on the dispute case > Accept Liability.

Refund Statuses:

SPARK will provide scripting for Refund Status Inquiry.

Refund has been issued, but the bank is still processing it. It usually takes 3 to 5 business days for the money to arrive. The refund will post as Completed when the transfer in has cleared.

PENDING

Refund is complete. The money has been credited to the original form of payment.

REFUNDED OR PARTIALLY REFUNDED

Refund was sent before your original payment cleared your bank. This usually takes 3 to 5 business days to process and the refund will be credited to your bank account once complete.

TEMPORARY HOLD

Refund has been sent and completed on the seller or recipient's side. If you paid with your bank account, you still may not see the money as it can take an additional 3 to 5 business days to process, even if it's marked as Completed.

COMPLETED

The pending refund could not be processed. Please contact the sender of the refund for further information.

CANCELED

Refund Timeframes

Refund Funding Source	Payment Funding Source	Total Refund Timeframe
PayPal Balance (Instant)	PayPal Balance (Instant)	PayPal Balance (Instant)
	Bank (3-5 Business Days)	Bank (3 – 5 Business Days)
	Credit Card including PP Credit (Up to 30 Days typically 5 Business days)	Credit Card including PP Credit (Up to 30 Days typically 5 Business days)
	Debit Card (Up to 30 Days)	Debit Card (Up to 30 Days)
Bank eCheck (7 Business Days)	PayPal Balance (Instant)	PayPal Balance (7 Business Days)
	Bank (3-5 Business Days)	Bank (10-12 Business Days)
	Credit Card including PP Credit (Up to 30 Days typically 5 Business days)	Credit Card including PP Credit (7 Business Days + Up to 30 Days typically 5 Business days)
	Debit Card (Up to 30 Days)	Debit Card (7 Business Days + Up to 30 Days)

Refund Inquiry made easier

Transaction Details:

Jun 08, 2021, 2:15 PM PDT
From Mariel Gabriela
USD 12.00
Refund Status: Success

Jun 08, 2021, 2:15 PM
Purchased

Jun 08, 2021, 3:12 PM
Refund Initiated

3 to 5 Business Days
Refunded

Estimated Refund Period: 3 to 5 Business Days

Refund Destination

Instrument Type: Bank
Instrument Issued: XXXX-XXXX-XXXX-8443
Bank/Issuer Name: Instant Transfer KEY BANK NATIONAL ASSOCIATION Checking (Confirmed) x-8443
Transaction ID: 6TK0842859631417

Refund statuses aren't changing! Spark will allow you an easier experience to navigate questions a customer may have on the status of their refund, though. Spark provides you with a clear timeframe on when the refund is expected.

Issuing Refund

Workflow Customer Journey Linked Accounts Chatter

Let me see how I can help

Recommended Intent:

Issue a Refund

Transaction Details:

Jun 08, 2021, 6:52 AM PDT
From Roger Larry
USD 12.00

The customer has sufficient available balance to cover a full refund

Issue a Refund

The customer has sufficient available balance to cover a partial refund

Issue a Refund

SPARK determines whether the seller/receiver has enough funds to cover the refund. SPARK will also provide the option to teammates to assist customers with Full or Partial Refund.

Remember: The full refund amount will be taken out of the Bank Account if the PayPal Balance will not be sufficient to cover the refund. In this scenario, you have to walk the customer thru, in processing the refund.


Intent: Payment Decline


When it comes to Payment Declines, customers experience two types: Risk Declines and Non-Risk Declines.


Risk Declines are triggered internally by PayPal's system to reduce loss. **Non-Risk Declines** can be triggered by other parties involved in the transaction (Card Issuer, Merchant, etc.). The payment declines workflow reviews this information automatically for you to provide you with the best resolution available for the customer.


Risk Decline

SPARK determines that the payment is declined by risk, and will provide you option to resolve the decline by running Step-Up Authentication

 SMS

 Adding phone number during SUA no longer requires you to open another Workflow.

 KBA

 CC

Not a Risk Decline & Additional Decline Types

Additional decline types may not offer the option to resolve by running Step Up. Although these decline types will not provide you an option to override through Step Up, you will notice that SPARK will help you to navigate the customer contact by providing you additional details and information on the decline within your case.

Scripting for Payment Decline

If you are unable to override a decline with Step Up, and there are no important pieces of information to support the customer's decline, scripting in Spark will provide you with talking points to give to the customer.

NEW

SPARK & Negative Balance

Why do I have negative balance?

- You tried to make a payment using your bank account, but your bank was having technical problems or there wasn't enough money in your account to cover the payment.
- You withdraw the funds prior to a dispute, the funds will be released back into your account balance once the dispute is resolved in your favor.

- A refund was issued on your behalf to cover a buyer complaint.
- A payment that wasn't eligible for Seller Protection was reversed.
- An unauthorized payment was made from your PayPal account.

SPARK Workflow: Negative Balance Inquiry

Card Contact - Negative Balance Inquiry

Balance Details:

Balance in USD: -3.06 (Primary)

Balance in EUR: -36.16

Balance in JPY: 3,616

Recent related transactions

Showing transactions that caused the negative balance and the one immediately before it (as per), in the past 90 days. To view transactions beyond 90 days, go to Transactions log.

Date	Transaction ID	Type	Amount	Balance
10 Nov 2021, 10:27 PM PST	2061286670884532	Inst. Trans. Add'l Funds from a Bank Account	-USD 51.19	-USD 3.06
09 Nov 2021, 10:27 PM PST	2061286670884540	Instant Transfer Sent	USD 12.15	USD 49.16

Reason why your account has gone negative?

Add Money

Transfer to Collections Team

SPARK will provide the details of the Negative Balance as well as the details of the transactions that might have caused the Negative Balance. It will then provide you the option to **Add Money** for the customer using the eligible financials available on the account, or **Transfer** the customer to Collections.

References:

SOL1035 - How do I resolve my negative balance?

SOL1912 - Why do I have a negative balance?

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